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Healthy Kids wants no child to go uninsured

Programs in Mendocino, Sonoma counties help low-income families find coverage

By [Glenda Anderson](#)

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For 15 years, Megan Glassey paid cash for her son's health care, including expensive orthodontia.

"I've always been a pay-as-you-go-along," said Glassey, a Redwood Valley masseuse.

She felt relatively comfortable with that method -- until last year.

Her son's father, Glassey's long-time companion, died of cancer in July 2005, leaving the family with just one income.

"It got a little rough," said Glassey, whose annual income ranges from \$12,000 to \$35,000.

Her son became one of an estimated 1,500 uninsured low-income Mendocino County children, according to Healthy Kids Mendocino.

The organization, a partnership of public, private and nonprofit groups, aims to procure health care coverage for those children in the near future and eventually all Mendocino County children through outreach and public and private fund-raising efforts. It is partially funded by the California HealthCare Foundation and the California Endowment.

Its sister organization to the south, Healthy Kids Sonoma County, has a goal of insuring that county's 8,000 uninsured low-income children.

When she became a sole provider, Glassey decided it was time to change her son's uninsured status and she began applying for aid.

After a couple of failed applications, she contacted the Healthy Kids program, which helps parents fill out applications and determines which of three insurance funds -- Medi-Cal, Healthy Families and CalKids -- they're eligible for.

Nearly 95 percent of applications for subsidized medical aid are initially rejected because the forms are not filled out completely, said project coordinator Kristen Gardner.

"The paperwork is extremely complicated," she said.

Two weeks ago, Glassey received her son's medical card, allowing her to obtain testing and treatment for his increasingly problematic allergies.

"This has given me peace of mind," Glassey said.

Like Glassey, most people who qualify for the programs are employed but can't afford health insurance for their dependents, said Lily Caravello, the Healthy Kids outreach and enrollment coordinator. Only 12 percent do not work, she said.

She said her clients include county employees and teachers. "I get calls from fellow co-workers all the time," she said.

The number of children qualifying for subsidized programs increased by 300 in May when Healthy Kids added the CalKids program.

Families earning up to 300 percent of the federal poverty level are eligible for the new program, Caravello said.

"If you make under \$60,000 a year, we should be able to insure your child," she said.

Since May, 67 children have been signed up for CalKids, Caravello said. The goal for the first year was 100.

"I was a little shocked at how successful our outreach was," she said.

CalKids is largely privately funded. It costs about \$650 a year to insure each child, she said. Sonoma County's program, which provides more comprehensive coverage, costs nearly twice that much.

If outreach is too successful, there's a chance that money for the effort could run out, creating waiting lists, Caravello said. But so far, fund-raising efforts have kept pace with the need, she said.

Buoyed by success, Gardner said the organization's advisory council, Health Insurance for All, hopes to soon start pursuing its more ambitious goal.

"Now, we'll start looking at how to expand coverage for adults," she said.

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